

United States Department of Agriculture
Rural Development

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\$183,000 USDA RURAL DEVELOPMENT GRANT TO OZARK FOOTHILLS DEVELOPMENT ASSOCIATION FOR SELF-HELP HOUSING PROGRAM

In a Mock Check Ceremony, U.S. Congresswoman Jo Ann Emerson joined Greg Branum, Missouri State Director for USDA Rural Development, in presenting \$183,000 in grant funds to the Ozark Foothills Development Association. These grant funds are to be used for administrative expenses to supervise the USDA Mutual Self Help Housing Program, allowing individuals and families to build their own homes. In addition, a ground breaking ceremony was held for the construction of a new home for Vickie Cochran.

“This program is a wonderful example of how the federal government can help those who are willing to help themselves,” Emerson said. “The Self Help Housing Program has helped many Missouri families achieve a big part of the American Dream – owning their own homes. The people of Rural Development, Ozark Foothills Development Association and the families involved in the program should be very proud of this endeavor.”



“Ozark Foothills Development Association is honored to be awarded this grant to administer this very important program,” said Skip Hinrichs, Self Help Housing Coordinator for OFDA. “We are pleased and proud that we are able to embark on a new challenge of providing more home-ownership opportunities in this region of Missouri.”

The Self-Help Housing Program provides low and very-low income people in rural areas the opportunity to build their own homes. Families that meet USDA rural housing eligibility requirements may qualify to participate in the program where USDA offers a no down payment, fixed interest rate, 33 year loan to an eligible family. Ultimately, a group of eligible families and individuals work together under the guidance of Jerry L. Warren, Sr., a construction supervisor, hired by the nonprofit housing organization, Ozark Foothills Development Association. The families perform approximately 65 percent of all the construction work. By working together for about ten months they complete the homes at the same time. The hard work becomes their down payment commonly called “sweat equity.” Participants, along with family and friends, are required to work at least 25 hours per week.

The USDA/Ozark Foothills Development Assn. self-help housing partnership will begin with four families in the Poplar Bluff area. This will assist in fulfilling President George W. Bush’s Five Star Commitment to expand minority homeownership including: lowering fees to reduce barriers to minority homeownership; double the number of self-help participants by 2010; increase participation by minority lenders; promote credit counseling and

homeownership education; and monitor lending activities to ensure 10 percent increase in minority homeownership. The ultimate goal is to assist more families obtain financing for safe secure housing.

The initial group in Butler County will consist of four families: Ed & Marie Hicks, David and Rhonda Redding, Tina Duncan, and Vickie Cochran. Each family has selected plans and specifications for their home to meet their individual needs. Locations for the four families have been selected including two in Poplar Bluff, one north of town and one south of town. The homes will be approx 1300 sq. ft. of living area. All of the homes have a basement and double car garage. Depending on the lot price and the other amenities, the total house package will appraise between approximately \$100,000 to \$120,000.

Mr. Hinrichs is looking for applicants for the next self-help group. Anyone interested in considering this program can contact him by calling 573-785-6402.

Greg Branum, State Director of Rural Development, added that special thanks are extended to our federal elected officials including U.S. Senators “Kit” Bond and Jim Talent, plus U.S. Representative Jo Ann Emerson for making available federal monies for funding this kind of project providing affordable housing for the community. This kind of assistance mirrors USDA Rural Development's mission and President Bush's initiative of being committed to the future of rural communities."

Anyone interested in obtaining information regarding Rural Housing programs or other programs available through USDA Rural Development may visit the homepage at <http://www.rurdev.usda.gov/mo/> or contact Pam Anglin, Community Development Manager, at the Poplar Bluff Local Office of USDA Rural Development at 4327 Hwy. 67 North, Poplar Bluff, MO. 63901, or by calling 573-785-9679 (extension 4).

“Committed to the future of rural communities.”

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